



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** [NEW YORK COMMUNITY BANCORP, INC.](#)

**City/State** [WESTBURY, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [56,306,120](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**NEW YORK COMMUNITY BANCORP, INC.**  
**615 MERRICK AVENUE**  
**WESTBURY, NY 11590**

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## Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016													
Average assets (\$000) .....	54,045,006			52,078,159			50,213,539			48,626,695																
Net income (\$000) .....	511,109			395,043			422,417			466,201																
Number of BHCs in peer group .....	128			125			118			108																
<b>Earnings and Profitability:</b>																										
<b>Percent of Average Assets</b>																										
Net interest income (tax equivalent) .....	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10	2.34	2.92	21														
+ Non-interest income .....	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3	0.37	1.35	11														
- Overhead expense .....	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0	1.32	2.72	0														
- Provision for credit losses .....	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18	0.08	0.16	29														
+ Securities gains (losses) .....	0	0.02	34	0.01	0.01	69	0	0	42	0.06	0.01	93														
+ Other tax equivalent adjustments .....	0.02	0	96	0.02	0	92	0.02	0	94	0.04	0	93														
= Pretax net operating income (tax equivalent) .....	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15	1.42	1.43	45														
Net operating income .....	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14	0.96	0.89	53														
Net income .....	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14	0.96	0.90	52														
Net income (Subchapter S adjusted) .....				1.18			1.17			1.42		0.99														
<b>Percent of Average Earning Assets</b>																										
Interest income (tax equivalent) .....	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22	3.71	3.80	43														
Interest expense .....	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89	1.06	0.60	88														
Net interest income (tax equivalent) .....	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15	2.65	3.19	22														
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																										
Net loan and lease losses / Average loans and leases .....	0.04	0.27	13	0.05	0.21	23	0.04	0.22	21	0.16	0.24	45														
Earnings coverage of net loan and lease losses (X) .....	34.66	22.91	78	27.50	24.40	69	34.94	21.75	78	11.53	19.67	50														
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.45	1.58	4	0.35	0.83	11	0.40	0.90	11	0.41	0.98	11														
Allowance for loan and lease losses / Total loans and leases .....	0.45	1.55	3	0.35	0.81	11	0.40	0.89	11	0.41	0.96	11														
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.09	0.71	3	0.15	0.57	9	0.12	0.61	5	0.21	0.72	9														
30–89 days past due loans and leases / Total loans and leases .....	0.04	0.39	2	0.01	0.43	1	0	0.44	0	0.05	0.47	7														
<b>Liquidity and Funding</b>																										
Net noncore funding dependence .....	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93	38.76	17.03	88														
Net short-term noncore funding dependence .....	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92	17.64	4.83	84														
Net loans and leases / Total assets .....	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85	77.89	62.73	88														
<b>Capitalization</b>																										
Tier 1 leverage ratio .....	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17	9.58	9.53	55														
Holding company equity capital / Total assets .....	12.15	11.16	65	12.51	12.43	51	12.82	12.22	63	13.83	11.94	75														
Total equity capital (including minority interest) / Total assets .....	12.15	11.29	64	12.51	12.57	50	12.82	12.27	63	13.83	12.01	75														
Common equity tier 1 capital / Total risk-weighted assets .....	9.72	12.38	7	9.91	12.17	19	10.55	12.12	27	11.36	12.19	40														
Net loans and leases / Equity capital (X) .....	6.26	5.58	70	6.22	5.21	75	6.01	5.29	68	5.63	5.27	59														
Cash dividends / Net income .....	68.17	42.30	86	88.65	33.12	96	86.62	27.31	97	76.53	31.29	93														
Cash dividends / Net income (Subchapter S adjusted) .....		-0.65			-12.02			17.36			47.52															
<b>Growth Rates</b>																										
Assets .....	4.97	16.68	16	3.36	9.26	30	5.65	7	57	0.40	8.28	16														
Equity capital .....	1.94	6.99	25	0.85	10.49	12	-2.06	7.89	13	10.96	10.18	73														
Net loans and leases .....	2.54	9.07	26	4.35	9.10	34	4.55	7.89	37	-2.65	9.38	9														
Noncore funding .....	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55	-0.44	5.59	49														
<b>Parent Company Ratios</b>																										
Short-term debt / Equity capital .....	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36														
Long-term debt / Equity capital .....	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40	0	12.69	16														
Equity investment in subsidiaries / Equity capital .....	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68	103.75	102.10	59														
Cash from ops + noncash items + op expense / Op expense + dividends .....	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18	90.39	148.20	18														

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,489,936	1,514,916	1,442,247	1,397,767		-1.65	3.99
Income from lease financing receivables.....	52,279	38,088	25,698	19,470		37.26	505.92
Fully taxable income on loans and leases.....	1,542,215	1,553,004	1,467,945	1,416,767		-0.69	7.01
Tax-exempt income on loans and leases.....	0	0	0	470		-100.00	
Estimated tax benefit on income on loans and leases.....	0	0	0	401		-100.00	
Income on loans and leases (tax equivalent).....	1,542,215	1,553,004	1,467,945	1,417,638		-0.69	6.89
Investment interest income (tax equivalent).....	126,956	197,378	147,345	117,883		-35.68	-45.58
Interest on balances due from depository institutions.....	2,975	16,483	35,118	16,038		-81.95	148650.00
Interest income on other earning assets.....	36,452	39,685	43,392	37,153		-8.15	55.02
Total interest income (tax equivalent) .....	1,708,598	1,806,550	1,693,800	1,588,712		-5.42	0.53
Interest on time deposits of \$250K or more .....	62,155	76,677	46,621	21,282		-18.94	
Interest on time deposits < \$250K.....	155,258	243,557	135,762	81,074		-36.25	
Interest on foreign office deposits .....	0	0	0	0			
Interest on other deposits .....	88,589	210,052	196,967	127,427		-57.83	-8.90
Interest on other borrowings and trading liabilities.....	283,591	299,217	276,536	222,453		-5.22	-74.76
Interest on subordinated debt and mandatory convertible securities .....	18,258	18,257	2,794	0		0.01	
Total interest expense.....	607,851	847,760	658,680	452,236		-28.30	-52.62
Net interest income (tax equivalent).....	1,100,747	958,790	1,035,120	1,136,476		14.81	164.24
Non-interest income.....	59,766	76,435	93,082	180,660		-21.81	-70.68
Adjusted operating income (tax equivalent) .....	1,160,513	1,035,225	1,128,202	1,317,136		12.10	87.05
Overhead expense.....	511,190	511,218	546,250	640,554		-0.01	-33.25
Provision for credit losses.....	62,228	7,105	18,256	37,241			
Securities gains (losses) .....	683	5,445	-14	31,044		-87.46	-84.10
Other tax equivalent adjustments .....	11,033	9,882	10,700	18,094		11.65	-40.88
Pretax net operating income (tax equivalent).....	599,393	534,509	572,402	688,479		12.14	
Applicable income taxes .....	76,695	128,264	135,252	202,013		-40.21	
Tax equivalent adjustments .....	11,589	11,202	14,733	20,265		3.45	-52.80
Applicable income taxes (tax equivalent).....	88,284	139,466	149,985	222,278		-36.70	
Minority interest .....	0	0	0	0			
Net income before discontinued operations, net of minority interest .....	511,109	395,043	422,417	466,201		29.38	
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	511,109	395,043	422,417	466,201		29.38	
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	511,109	395,043	422,417	466,201		29.38	
Investment securities income (tax equivalent).....	126,956	197,378	147,345	117,883		-35.68	-45.58
US Treasury and agency securities (excluding mortgage-backed securities) .....	21,440	46,016	26,992	6,572		-53.41	-68.94
Mortgage-backed securities .....	71,110	97,651	90,120	98,382		-27.18	-50.31
All other securities .....	34,406	53,711	30,233	12,929		-35.94	62.79
Cash dividends declared.....	348,436	350,222	365,889	356,768		-0.51	-23.25
Common .....	315,608	317,394	333,061	332,147		-0.56	-30.48
Preferred.....	32,828	32,828	32,828	24,621		0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent).....	3.16	3.27	41	3.47	4	17	3.37	3.87	18	3.27	3.47	33			
Less: Interest expense .....	1.12	0.48	93	1.63	0.98	88	1.31	0.79	88	0.93	0.55	87			
Equals: Net interest income (tax equivalent) .....	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10	2.34	2.92	21			
Plus: Non-interest income .....	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3	0.37	1.35	11			
Equals: adjusted operating income (tax equivalent) .....	2.15	4.04	3	1.99	4.41	1	2.25	4.46	2	2.71	4.33	5			
Less: Overhead expense.....	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0	1.32	2.72	0			
Less: Provision for credit losses.....	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18	0.08	0.16	29			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	46	0	0	49	0	0	51	0.06	0	99			
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.02	35	0.01	0.01	69	0	0	41	0.01	0.01	65			
Plus: other tax equivalent adjustments .....	0.02	0	96	0.02	0	92	0.02	0	94	0.04	0	93			
Equals: Pretax net operating income (tax equivalent) .....	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15	1.42	1.43	45			
Less: Applicable income taxes (tax equivalent).....	0.16	0.23	30	0.27	0.36	24	0.30	0.33	39	0.46	0.55	33			
Less: Minority interest.....	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income .....	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14	0.96	0.89	53			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income .....	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14	0.96	0.90	52			
Memo: Net income (last four quarters) .....	0.95	0.82	61	0.76	1.19	14	0.84	1.24	13	0.96	0.91	51			
Net income-BHC and noncontrolling (minority) interest .....	0.95	0.83	61	0.76	1.20	15	0.84	1.25	14	0.96	0.91	50			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.14	92.32	32	91.41	91.05	54	88.25	91.48	19	88.05	91.61	18			
Average interest-bearing funds / Average assets.....	82	64.06	93	82.39	65.57	94	81.57	65.56	91	81.03	65.75	90			
Interest income (tax equivalent) / Average earning assets .....	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22	3.71	3.80	43			
Interest expense / Average earning assets.....	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89	1.06	0.60	88			
Net interest income (tax equivalent) / Average earning assets .....	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15	2.65	3.19	22			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	3.65	4.27	14	3.83	5.09	4	3.77	4.95	6	3.67	4.52	11			
Interest-bearing bank balances .....	0.27	0.27	55	1.80	2.04	34	1.88	1.64	73	1.26	1.05	79			
Federal funds sold and reverse repos .....	0.31	0.68	38	1.85	2.44	33	2.23	2.17	62	1.62	1.41	73			
Trading assets .....	0.60			0.99			1.11			1.11					
Total earning assets .....	3.47	3.51	44	3.79	4.36	15	3.81	4.20	24	3.71	3.73	47			
Investment securities (tax equivalent) .....	2.39	2.25	64	3.45	2.76	91	3.53	2.68	94	3.46	2.47	92			
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.26	1.75	76	3.38	2.32	88	2.83	2.05	89	1.71	1.62	59			
Mortgage-backed securities .....	2.44	2.05	87	3.22	2.61	95	3.32	2.50	98	3.68	2.23	98			
All other securities .....	2.34	3.24	17	3.99	4.06	62	3.70	4.20	53	5.35	3.66	90			
Interest-bearing deposits .....	1.02	0.53	92	1.71	1.10	87	1.39	0.81	86	0.83	0.49	86			
Time deposits of \$250K or more .....	1.66	1.42	72	2.24	1.96	68	1.85	1.44	83						
Time deposits < \$250K.....	1.80	1.36	88	2.41	1.82	88	1.74	1.29	79						
Other domestic deposits .....	0.53	0.36	82	1.35	0.93	82	1.16	0.67	85						
Foreign deposits .....		0.42			1.19			0.97			0.51				
Federal funds purchased and repos.....	1.95	0.62	91	2.24	1.86	67	2.19	1.51	77	1.71	0.94	85			
Other borrowed funds and trading liabilities .....	2	1.50	76	2.34	2.38	50	2.12	2.28	44	1.79	1.77	51			
All interest-bearing funds.....	1.37	0.74	89	1.98	1.49	77	1.61	1.19	79	1.15	0.82	80			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	59,766	76,435	93,082	180,660	
Fiduciary activities income .....	0	0	0	0	
Service charges on deposit accounts - domestic .....	9,297	15,840	16,330	11,832	
Trading revenue.....	308	779	221	316	
Investment banking fees and commissions.....	4,012	6,105	32,130	34,273	
Insurance activities revenue.....	340	366	621	524	
Venture capital revenue.....	0	0	0	0	
Net servicing fees .....	1,714	2,354	1,703	9,811	
Net securitization income .....	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	367	7,641	138	87,818	
Other non-interest income.....	43,728	43,350	41,939	36,086	
Total overhead expenses .....	511,190	511,218	546,250	640,554	
Personnel expense.....	300,914	301,697	317,496	360,985	
Net occupancy expense.....	85,888	89,174	100,107	98,962	
Goodwill impairment losses .....	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	207	
Other operating expenses.....	124,388	120,347	128,647	180,400	
Fee income on mutual funds and annuities.....	4,012	6,102	11,853	12,248	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	
Number of equivalent employees .....	2,783	2,797	2,913	3,096	
Average personnel expense per employee.....	108.13	107.86	108.99	116.60	
Average assets per employee.....	19,419.69	18,619.29	17,237.74	15,706.30	

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	6.71	2.02	92	7.98	2.72	88	12.73	3.08	96	6.78	2.85	84		
Overhead expenses / Net Interest Income + non-interest income .....	44.07	62.28	6	49.45	61.29	11	48.59	60.88	12	48.71	63.61	11		
<b>Percent of Average Assets</b>														
Total overhead expense .....	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0	1.32	2.72	0		
Personnel expense.....	0.56	1.30	0	0.58	1.41	1	0.63	1.44	0	0.74	1.42	5		
Net occupancy expense.....	0.16	0.26	12	0.17	0.28	15	0.20	0.28	17	0.20	0.29	21		
Other operating expenses.....	0.23	0.94	0	0.23	0.97	0	0.26	0.97	0	0.37	1	1		
Overhead less non-interest income .....	0.84	1.25	18	0.83	1.32	18	0.90	1.38	20	0.95	1.34	20		
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	44.05	61.82	6	49.38	60.64	12	48.42	60.37	12	48.63	62.73	11		
Personnel expense.....	25.93	32.36	19	29.14	32.39	28	28.14	32.51	23	27.41	32.93	22		
Net occupancy expense.....	7.40	6.58	62	8.61	6.52	84	8.87	6.48	88	7.51	6.70	64		
Other operating expenses.....	10.72	22.28	1	11.63	21.20	1	11.40	20.90	1	13.71	22.41	3		
Total non-interest income .....	5.15	28.83	2	7.38	29.23	6	8.25	28.50	8	13.72	31.08	16		
Fiduciary activities income .....	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12		
Service charges on domestic deposit accounts .....	0.80	3.27	11	1.53	3.88	20	1.45	4.15	21	0.90	4.28	14		
Trading revenue.....	0.03	1.28	44	0.08	1.18	43	0.02	0.85	47	0.02	0.90	48		
Investment banking fees and commissions.....	0.35	2.46	24	0.59	3.54	28	2.85	3.42	68	2.60	3.62	66		
Insurance activities revenue.....	0.03	0.41	41	0.04	0.47	43	0.06	0.47	46	0.04	0.55	38		
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44		
Net servicing fees .....	0.15	0.01	69	0.23	0.28	60	0.15	0.65	38	0.74	0.60	69		
Net securitization income .....	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44		
Net gain (loss) - sales of loans, OREO, and other assets .....	0.03	3.92	14	0.74	1.86	34	0.01	1.61	12	6.67	1.67	92		
Other non-interest income.....	3.77	9.65	13	4.19	10.04	15	3.72	9.86	10	2.74	10.77	7		
Overhead less non-interest income .....	38.90	31.93	70	42	31.06	84	40.17	31.46	78	34.92	31.19	58		
Applicable income taxes / Pretax net operating income (tax equivalent).....	12.80	18.63	15	24	20.56	78	23.63	19.04	83	29.34	32.99	38		
Applicable income tax + TE / Pretax net operating income + TE .....	14.73	21.18	11	26.09	23.23	78	26.20	21.56	88	32.29	37.95	28		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans .....	39,426,186	38,847,726	37,759,340	36,365,137			1.49	7.36
Commercial and industrial loans .....	1,801,171	1,744,738	1,705,713	1,376,334			3.23	66.16
Loans to individuals .....	2,096	3,146	3,417	3,186			-33.38	-50.97
Loans to depository institutions and acceptances of other banks .....	0	0	0	0				
Agricultural loans .....	0	0	0	0				
Other loans and leases.....	1,771,281	1,298,545	697,438	678,412			36.41	365.81
Less: Unearned income .....	0	0	0	0				
Loans and leases, net of unearned income .....	43,000,734	41,894,155	40,165,908	38,423,069			2.64	12.60
Less: Allowance for loan and lease losses .....	194,043	147,638	159,820	158,046			31.43	8.70
Net loans and leases.....	42,806,691	41,746,517	40,006,088	38,265,023			2.54	12.61
Debt securities that reprice or mature in over 1 year .....	4,090,686	5,736,607	5,613,367	3,239,276			-28.69	-32.17
Mutual funds and equity securities .....	31,576	32,830	30,551	32,535			-3.82	-77.86
Subtotal .....	46,928,953	47,515,954	45,650,006	41,536,834			-1.24	6.21
Interest-bearing bank balances .....	1,597,192	608,417	1,325,300	2,120,706			162.52	1239.39
Federal funds sold and reverse repos.....	193,492	1,733	5,223	253,086			11065.15	-24.00
Debt securities that reprice or mature within 1 year .....	1,722,647	116,450	153	259,616			1379.30	292369.78
Trading assets .....	0	0	0	0				
Total earning assets.....	50,442,284	48,242,554	46,980,682	44,170,242			4.56	13.20
Non-interest-bearing cash and due from depository institutions .....	157,247	131,720	144,432	154,376			19.38	-4.02
Premises, fixed assets, and leases.....	554,311	598,820	346,179	368,655			-7.43	71.98
Other real estate owned.....	1,769	1,966	2,564	8,232			-10.02	-95.56
Investment in unconsolidated subsidiaries .....	12,777	12,777	12,777	12,777			0.00	0.00
Intangible and other assets .....	5,137,732	4,652,984	4,412,742	4,409,753			10.42	-1.57
Total assets .....	56,306,120	53,640,821	51,899,376	49,124,035			4.97	11.90
Quarterly average assets .....	54,892,790	52,435,718	51,816,105	48,175,046			4.69	11.11
Average loans and leases (YTD).....	42,194,834	40,535,480	38,934,597	38,579,203			4.09	15.51
<b>Memoranda</b>								
Loans held-for-sale.....	117,136	0	0	35,258			-68.10	
Loans not held-for-sale.....	42,883,598	41,894,155	40,165,908	38,387,811			2.36	13.38
Real estate loans secured by 1–4 family .....	236,267	380,684	446,413	512,484			-37.94	-90.75
Commercial real estate loans .....	39,189,919	38,467,042	37,312,927	35,852,653			1.88	14.70
Construction and land development.....	89,721	200,464	407,874	435,708			-55.24	-71.27
Multifamily.....	32,261,123	31,182,079	29,904,064	28,092,109			3.46	24.13
Nonfarm nonresidential .....	6,839,075	7,084,499	7,000,989	7,324,836			-3.46	-13.05
Real estate loans secured by farmland.....	0	0	0	0				
Total investment securities .....	5,844,909	5,885,887	5,644,071	3,531,427			-0.70	-5.32
U.S. Treasury securities.....	64,985	41,839	0	199,898			55.32	
US agency securities (excluding mortgage-backed securities) .....	1,158,301	1,094,240	1,328,927	473,258			5.85	-46.37
Municipal securities .....	26,311	26,892	66,184	70,120			-2.16	-65.43
Mortgage-backed securities .....	3,038,325	3,353,735	2,960,282	2,618,747			-9.40	-16.73
Asset-backed securities .....	527,099	373,254	387,122	0			41.22	850059.68
Other debt securities .....	998,312	963,097	871,005	136,869			3.66	582.57
Mutual funds and equity securities .....	31,576	32,830	30,551	32,535			-3.82	-77.86
Available-for-sale securities .....	5,813,333	5,853,057	5,613,520	3,531,427			-0.68	2746.12
U.S. Treasury securities.....	64,985	41,839	0	199,898			55.32	
US agency securities (excluding mortgage-backed securities) .....	1,158,301	1,094,240	1,328,927	473,258			5.85	
Municipal securities .....	26,311	26,892	66,184	70,120			-2.16	3213.73
Mortgage-backed securities .....	3,038,325	3,353,735	2,960,282	2,618,747			-9.40	5541.99
Asset-backed securities .....	527,099	373,254	387,122	0			41.22	
Other debt securities .....	998,312	963,097	871,005	136,869			3.66	14235.32
Mutual funds and equity securities .....	0	0	0	32,535			-100.00	
Held-to-maturity securities appreciation (depreciation) .....	100,509	43,424	-14,735	67,147			131.46	1838.46
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0			-100.00	
Structured notes, fair value.....	1,278,177	1,372,238	1,228,702	1,263,227			-6.85	-40.63

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,080,452	2,432,123	2,396,799	2,312,214		26.66	422.43
NOW, ATS and transaction accounts .....	6,447,208	83,809	1,006,494	6,275,492		7592.74	426.54
Time deposits less brokered deposits) < \$250K.....	1,607,725	5,340,284	5,272,359	2,460,886		-69.89	
MMDA and other savings accounts .....	12,578,472	14,926,342	15,166,816	11,870,811		-15.73	-40.95
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits .....	23,713,857	22,782,558	23,842,468	22,919,403		4.09	-2.74
Time deposits of \$250K or more .....	3,513,500	3,739,348	3,029,983	2,454,846		-6.04	
Foreign deposits .....	0	0	0	0			
Federal funds purchased and repos.....	800,000	800,000	500,000	450,000		0.00	-58.46
Secured federal funds purchased .....	0	0	0	0			
Commercial paper .....	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	3,272,661	4,525,000	4,431,000	3,923,500		-27.68	-0.54
Other borrowings w/remaining maturity over 1 year .....	11,355,000	8,577,661	8,622,661	8,181,000		32.38	11.61
Brokered deposits < \$250K .....	5,209,456	5,135,226	3,891,979	3,727,914		1.45	
Noncore funding .....	24,150,617	22,777,235	20,475,623	18,737,260		6.03	24.26
Trading liabilities .....	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	655,883	654,932	654,205	359,179		0.15	82.90
Other liabilities .....	944,119	714,402	271,845	312,817		32.16	354.04
Total liabilities.....	49,464,476	46,929,127	45,244,141	42,328,659		5.40	11.45
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus).....	502,840	502,840	502,840	502,840		0.00	
Common stock.....	4,904	4,904	4,904	4,891		0.00	1.11
Common surplus.....	6,122,690	6,115,487	6,099,940	6,072,559		0.12	1.64
Retained earnings.....	494,229	342,023	297,202	237,868		44.50	
Accumulated other comprehensive income .....	-25,478	-32,843	-87,653	-15,167			
Other equity capital components .....	-257,541	-220,717	-161,998	-7,615			
Total holding company equity capital.....	6,841,644	6,711,694	6,655,235	6,795,376		1.94	15.28
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0			
Total equity capital, including minority interest .....	6,841,644	6,711,694	6,655,235	6,795,376		1.94	15.28
Total liabilities and capital .....	56,306,120	53,640,821	51,899,376	49,124,035		4.97	11.90
<b>Memoranda</b>							
Non-interest-bearing deposits.....	3,080,452	2,432,123	2,396,799	2,312,216		26.66	34.49
Interest-bearing deposits.....	29,356,361	29,225,009	28,367,631	26,789,947		0.45	12.32
Total deposits.....	32,436,813	31,657,132	30,764,430	29,102,163		2.46	14.11
Long-term debt that reprices within 1 year .....	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	6,711,694	6,655,235	6,795,376	6,123,991			
Accounting restatements.....	-10,467	0	0	0			
Net income.....	511,109	395,043	422,417	466,201			
Net sale of new perpetual preferred stock.....	0	0	0	502,840			
Net sale of new common stock.....	7,203	15,547	27,394	25,021			
Sale of treasury stock .....	22,198	16,501	8,866	11,008			
Less: Purchase of treasury stock.....	59,022	75,220	163,249	18,463			
Changes incident to business combinations.....	0	0	0	0			
Less: Dividends declared .....	348,436	350,222	365,889	356,768			
Change in other comprehensive income .....	7,365	54,810	-69,680	41,546			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	0	0	0	0			
Holding company equity capital, ending balance .....	6,841,644	6,711,694	6,655,235	6,795,376			

## Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	70.02	36.22	96	72.42	37.78	97	72.75	37.19	97	74.03	35.54	97			
Commercial and industrial loans .....	3.20	13.52	10	3.25	12.02	11	3.29	12.85	11	2.80	12.62	11			
Loans to individuals .....	0	3.40	0	0.01	4.20	2	0.01	4.31	1	0.01	4.47	2			
Loans to depository institutions and acceptances of other banks .....	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans.....	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13			
Other loans and leases.....	3.15	4.63	49	2.42	5.01	34	1.34	5	17	1.38	5.10	16			
Net loans and leases.....	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85	77.89	62.73	88			
Debt securities over 1 year.....	7.27	15.55	13	10.69	14.60	27	10.82	14.63	29	6.59	14.83	14			
Mutual funds and equity securities .....	0.06	0.05	66	0.06	0.06	65	0.06	0.06	61	0.07	0.06	65			
Subtotal .....	83.35	78.16	66	88.58	79.65	84	87.96	79.97	79	84.56	79.31	55			
Interest-bearing bank balances .....	2.84	7.51	20	1.13	3.06	28	2.55	3.04	56	4.32	3.46	67			
Federal funds sold and reverse repos .....	0.34	0.82	79	0	1.57	58	0.01	1.66	57	0.52	1.81	74			
Debt securities 1 year or less .....	3.06	1.68	82	0.22	1.91	17	0	1.96	4	0.53	1.86	30			
Trading assets .....	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets.....	89.59	91.05	27	89.94	89.53	54	90.52	89.74	62	89.92	89.84	48			
Non-interest cash and due from depository institutions.....	0.28	1.07	3	0.25	1.14	3	0.28	1.21	3	0.31	1.22	4			
Other real estate owned.....	0	0.02	24	0	0.03	22	0	0.04	19	0.02	0.05	33			
All other assets.....	10.13	7.82	81	9.82	9.27	59	9.20	8.98	52	9.77	8.86	61			
<b>Memoranda</b>															
Short-term investments .....	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36	5.36	8.69	51			
U.S. Treasury securities.....	0.12	0.84	51	0.08	1.03	43	0	1.04	14	0.41	1.02	53			
US agency securities (excluding mortgage-backed securities) .....	2.06	0.63	87	2.04	0.54	88	2.56	0.69	88	0.96	0.75	67			
Municipal securities .....	0.05	1.69	24	0.05	1.34	25	0.13	1.62	27	0.14	1.60	28			
Mortgage-backed securities .....	5.40	11.75	17	6.25	11.44	19	5.70	11.13	20	5.33	11.06	21			
Asset-backed securities .....	0.94	0.32	82	0.70	0.28	80	0.75	0.33	79	0	0.30	25			
Other debt securities .....	1.77	0.42	90	1.80	0.39	89	1.68	0.41	89	0.28	0.38	65			
Loans held-for-sale.....	0.21	0.52	37	0	0.39	7	0	0.30	8	0.07	0.33	34			
Loans held for investment .....	76.16	61.72	89	78.10	63.50	88	77.39	63.93	85	78.14	62.63	88			
Real estate loans secured by 1–4 family .....	0.42	11.91	4	0.71	13.29	7	0.86	13.46	6	1.04	13.44	7			
Revolving .....	0	1.66	7	0	2.07	7	0	2.27	7	0	2.40	8			
Closed-end, secured by first liens .....	0.41	9.81	5	0.70	10.69	9	0.85	10.57	7	1.04	10.35	8			
Closed-end, secured by junior liens .....	0	0.22	8	0.01	0.28	12	0.01	0.31	11	0	0.34	4			
Commercial real estate loans .....	69.60	22.22	99	71.71	22.23	99	71.89	21.58	99	72.98	19.88	99			
Construction and land development.....	0.16	3.40	9	0.37	3.44	16	0.79	3.51	21	0.89	3.25	23			
Multifamily.....	57.30	3.12	99	58.13	3.01	99	57.62	2.72	99	57.19	2.54	99			
Nonfarm nonresidential .....	12.15	14.72	41	13.21	14.69	43	13.49	14.44	47	14.91	13.30	57			
Real estate loans secured by farmland.....	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	91.69	57.15	97	92.73	57.46	97	94.01	56.49	98	94.64	54.84	97			
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	0.55	19.43	4	0.91	20.75	6	1.11	21.10	5	1.33	21.45	6			
Real estate loans secured by 1–4 family.....	0	2.64	6	0	3.15	7	0	3.50	7	0.01	3.77	8			
Revolving .....	0.55	16.59	4	0.91	17.39	7	1.11	17.39	6	1.33	17.41	6			
Closed-end.....	91.14	34.63	99	91.82	33.52	99	92.90	32.14	99	93.31	29.99	99			
Commercial real estate loans .....	0.21	5.26	8	0.48	5.09	11	1.02	5.20	15	1.13	4.90	18			
Construction and land development.....	0.01	0.93	14	0.02	0.94	18	0.05	1.02	20	0.06	0.89	25			
1–4 family.....	0.19	4.19	8	0.46	4.02	11	0.97	4.05	18	1.08	3.90	20			
Other.....	75.02	4.96	99	74.43	4.69	99	74.45	4.10	99	73.11	3.84	99			
Multifamily.....	15.90	22.93	32	16.91	22.15	38	17.43	21.40	41	19.06	20.03	46			
Nonfarm nonresidential .....	0.96	7.68	13	0.88	7.72	15	0.87	8.03	15	0.75	7.58	15			
Owner-occupied.....	14.94	14.95	47	16.03	14.34	57	16.56	13.38	59	18.32	12.45	72			
Other.....	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Real estate loans secured by farmland.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Loans to depository institutions and acceptances of other banks.....	4.19	22.17	6	4.16	19.53	7	4.25	20.32	7	3.58	20.53	8			
Commercial and industrial loans .....	0	6.13	0	0.01	7.13	1	0.01	7.36	1	0.01	7.61	2			
Loans to individuals .....	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Credit card loans .....	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13			
Other loans and leases.....	4.12	9.09	40	3.10	9.85	29	1.74	9.66	15	1.77	10.32	15			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	850.08	381.27	98	869.31	391.26	99	844.82	379.80	99	802.76	366.85	99			
Real estate loans secured by 1–4 family.....	5.09	125.03	4	8.52	138.18	5	9.99	137.84	5	11.31	138.55	6			
Revolving .....	0.02	17.42	7	0.02	21.26	6	0.03	23.33	6	0.05	25.05	7			
Closed-end.....	5.07	106.14	4	8.50	115.20	6	9.95	112.79	6	11.27	111.69	7			
Commercial real estate loans .....	844.98	234.65	99	860.79	229.44	99	834.83	219.72	99	791.45	204.45	99			
Construction and land development.....	1.93	35.62	9	4.49	34.95	14	9.13	35.36	21	9.62	32.91	24			
1–4 family.....	0.14	6.34	14	0.17	6.61	17	0.44	7.04	23	0.48	6.16	27			
Other.....	1.80	28.16	9	4.32	27.32	16	8.68	27.26	23	9.14	26.01	24			
Multifamily.....	695.59	32.74	99	697.77	31.04	99	669.07	27.85	99	620.13	25.95	99			
Nonfarm nonresidential .....	147.46	155.06	46	158.53	152.10	50	156.64	147.22	52	161.70	137.03	59			
Owner-occupied.....	8.93	52.37	15	8.29	53.07	17	7.81	54.89	17	6.34	51.62	17			
Other.....	138.52	100.54	67	150.24	97.41	71	148.83	91.80	74	155.35	84.09	79			
Real estate loans secured by farmland.....	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans .....	38.84	139.91	10	39.04	122.02	12	38.16	128.82	11	30.38	126.55	12			
Loans to individuals .....	0.05	37.47	0	0.07	43.51	2	0.08	42.67	1	0.07	44.83	2			
Credit card loans .....	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Other loans and leases.....	38.19	49.54	53	29.06	52.44	36	15.60	51.79	21	14.98	52.78	17			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	90.48	27.32	99	91.21	26.45	99	92.31	24.79	99	92.87	23.09	99			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	838.91	183.76	99	855.09	178.57	99	829.55	167.93	99	787.70	156.17	99			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	847.84	240.85	99	863.39	236.10	99	837.36	225.98	99	794.04	210.40	99			

## Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36	5.36	8.69	51			
Liquid assets .....	11.03	26.22	10	9.75	22.44	9	11.11	22.72	11	11.85	24.04	11			
Investment securities .....	10.38	17.85	18	10.97	16.99	20	10.88	17.27	21	7.19	17.35	11			
Net loans and leases .....	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85	77.89	62.73	88			
Net loans, leases and standby letters of credit .....	76.66	62.48	89	78.67	64.84	88	77.95	65.07	87	78.45	63.89	88			
Core deposits .....	42.12	70.67	7	42.47	63.09	14	45.94	62.13	18	46.66	61.26	20			
Noncore funding .....	42.89	14.13	94	42.46	19.36	88	39.45	21.34	83	38.14	22.32	79			
Time deposits of \$250K or more .....	6.24	2.11	94	6.97	2.94	92	5.84	2.89	86	5	2.57	85			
Foreign deposits .....	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos .....	1.42	1.47	65	1.49	1.94	58	0.96	1.97	46	0.92	2.23	43			
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold) .....	1.08	0.54	68	1.49	0.48	74	0.95	0.54	57	0.40	0.73	42			
Commercial paper .....	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less .....	5.81	1.24	92	8.44	3.01	92	8.54	3.67	89	7.99	3.96	85			
Earning assets that reprice within 1 year .....	17.28	39.38	6	17.24	39.29	3	13.24	40.29	2	12.69	41.61	1			
Interest-bearing liabilities that reprice within 1 year .....	16.20	8.20	86	24.81	10.19	92	19.90	10.01	89	12	8.46	74			
Long-term debt that reprices within 1 year .....	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year .....	1.09	29.11	5	-7.57	26.63	3	-6.66	27.38	2	0.68	29.77	2			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93	38.76	17.03	88			
Net short-term noncore funding dependence .....	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92	17.64	4.83	84			
Short-term investment / Short-term noncore funding .....	30.24	184.19	10	5.28	77.77	3	11.90	66.46	14	26.44	74.86	31			
Liquid assets - short-term noncore funding / Nonliquid assets .....	-10.80	28.18	5	-17.61	16.97	3	-11.75	16.04	7	-9.56	18.16	8			
Net loans and leases / Total deposits .....	131.97	79.43	96	131.87	90.31	94	130.04	90.08	93	131.49	90.14	91			
Net loans and leases / Core deposits .....	180.51	88.34	97	183.24	103.93	95	167.79	105	93	166.95	105.65	89			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	1.57			0.72			-0.82			-0.31					
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	2.25	4.31	22	1	1.36	44	-0.34	-1.98	89	1.54	-0.77	90			
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.02			0			-0.05			-0.08					
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities .....	99.46	87.23	73	99.44	85.40	79	99.46	81.88	82	100	84.24	89			
U.S. Treasury securities .....	1.11	4.72	54	0.71	6.15	42	0	6.99	14	5.66	6.96	58			
US agency securities (excluding mortgage-backed securities) .....	19.82	4.01	90	18.59	3.49	92	23.55	4.02	93	13.40	4.42	85			
Municipal securities .....	0.45	9.83	22	0.46	7.75	24	1.17	9.16	29	1.99	9.31	32			
Mortgage-backed securities .....	51.98	66.64	26	56.98	67.43	32	52.45	65.45	28	74.16	65.34	60			
Asset-backed securities .....	9.02	1.91	89	6.34	1.66	85	6.86	2.05	85	0	1.74	24			
Other debt securities .....	17.08	3.01	92	16.36	2.94	92	15.43	2.79	91	3.88	2.57	74			
Mutual funds and equity securities .....	0.54	0.35	70	0.56	0.40	66	0.54	0.42	65	0.92	0.51	76			
Debt securities 1 year or less .....	29.47	10.55	88	1.98	11.86	13	0	11.91	3	7.35	11.79	48			
Debt securities 1 to 5 years .....	9.51	17.03	40	12.36	17.94	49	21.86	19.18	66	27.29	18.80	71			
Debt securities over 5 years .....	60.48	69.86	29	85.10	66.02	73	77.59	64.73	60	64.44	64.73	39			
Pledged securities .....	21.87	35.67	35	23.31	30.57	44	21.77	33.30	41	35.77	34.58	56			
Structured notes, fair value .....	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	383.53	183.32	83	-45.40	26.69	4	-49.47	6.77	4	342.17	19.19	98			
Investment securities .....	-0.70	23.62	16	4.28	11.75	45	59.82	9.42	93	-7.48	8.45	12			
Core deposits .....	4.09	26.88	3	-4.45	11.23	2	4.03	7.29	47	-1.98	12.19	10			
Noncore funding .....	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55	-0.44	5.59	49			

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec) .....	2,475,220	2,006,492	2,034,944	1,935,277	
Commit: Secured commercial real estate loans .....	410,860	457,178	607,256	617,288	
Commit: Unsecured real estate loans .....	156,348	152,333	166,888	42,565	
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	
Securities underwriting .....	0	0	0	0	
Standby letters of credit .....	357,576	451,953	447,731	272,949	
Commercial and similar letters of credit .....	18,300	57,989	60,390	66,454	
Securities lent .....	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	
Written options contracts (interest rate) .....	0	0	0	0	
Purchased options contracts (interest rate) .....	0	0	0	0	
Interest rate swaps .....	4,250,000	2,800,000	0	0	
Futures and forward foreign exchange .....	0	0	0	0	
Written options contracts (foreign exchange) .....	0	0	0	0	
Purchased options contracts (foreign exchange) .....	0	0	0	0	
Foreign exchange rate swaps .....	0	0	0	0	
Commodity and other futures and forward contracts .....	0	0	0	0	
Written options contracts (commodity and other) .....	0	0	0	0	
Purchased options contracts (commodity and other) .....	0	0	0	0	
Commodity and other swaps .....	0	0	0	0	

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan commitments (reported semiannually, June/Dec) .....	4.40	22.01	1	3.74	23.52	3	3.92	24.05	4	3.94	24.03	4			
Standby letters of credit .....	0.64	0.71	61	0.84	0.84	62	0.86	0.92	62	0.56	0.96	43			
Commercial and similar letters of credit .....	0.03	0.02	77	0.11	0.02	92	0.12	0.02	91	0.14	0.03	88			
Securities lent .....	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts .....	7.55	48.62	21	5.22	68.47	18	0	65.81	1	0	75.35	0			
Interest rate contracts .....	7.55	34.36	24	5.22	47.31	19	0	43.84	1	0	53.66	1			
Interest rate futures and forward contracts .....	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate) .....	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9			
Purchased options contracts (interest rate) .....	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps .....	7.55	20.83	32	5.22	28.86	22	0	26.74	2	0	25.60	3			
Foreign exchange contracts .....	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts .....	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange) .....	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps .....	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts .....	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts .....	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other) .....	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other) .....	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps .....	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	5.87	42.82	1	4.95	45.53	1	5.23	44.93	1	5.02	46.60	2			

## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts .....	4,250,000	2,800,000	0	0	
Interest rate contracts .....	4,250,000	2,800,000	0	0	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	
Written options .....	0	0	0	0	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	0	0	0	0	
Purchased options .....	0	0	0	0	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	0	0	0	0	
Swaps .....	4,250,000	2,800,000	0	0	
Held for trading .....	0	0	0	0	
Interest rate contracts .....	0	0	0	0	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Non-traded .....	4,250,000	2,800,000	0	0	
Interest rate contracts .....	4,250,000	2,800,000	0	0	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less) .....	4,250,000	2,800,000	0	0	
One year or less .....	4,250,000	2,800,000	0	0	
Over 1 year to 5 years .....	0	0	0	0	
Over 5 years .....	0	0	0	0	
Gross negative fair value (absolute value) .....	0	0	0	0	
Gross positive fair value .....	0	0	0	0	
Held for trading .....	0	0	0	0	
Non-traded .....	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	
Credit losses on derivative contracts .....	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	
90+ days past due .....	0	0	0	0	

## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	77	100	93.44	80		92.91			92.20				
Foreign exchange contracts .....	0	3.49	25	0	3.20	22		3.39			3.53				
Equity, commodity, and other contracts .....	0	1.17	32	0	1.64	31		1.93			1.94				
Futures and forwards .....	0	14.05	7	0	13.49	6		12.78			13.23				
Written options .....	0	8.18	6	0	5.91	6		6.60			6.68				
Exchange-traded .....	0	0.14	40	0	0.15	42		0.23			0.27				
Over-the-counter .....	0	7.73	7	0	5.10	6		5.49			5.27				
Purchased options .....	0	3.42	19	0	4.42	18		4.19			4.73				
Exchange-traded .....	0	0.15	40	0	0.28	39		0.32			0.33				
Over-the-counter .....	0	2.86	21	0	3.35	18		3.20			3.32				
Swaps .....	100	68.76	96	100	69.75	95		70.34			68.94				
Held for trading .....	0	43.53	19	0	44.16	18		46.31			46.32				
Interest rate contracts .....	0	36.62	19	0	37.24	18		38.40			37.84				
Foreign exchange contracts .....	0	1.60	32	0	1.60	30		1.85			2.10				
Equity, commodity, and other contracts .....	0	0.68	38	0	0.83	36		1.14			1.01				
Non-traded .....	100	56.47	80	100	55.84	81		53.69			53.68				
Interest rate contracts .....	100	53.82	87	100	52.22	88		50.60			51.23				
Foreign exchange contracts .....	0	0.46	34	0	0.34	33		0.57			0.60				
Equity, commodity, and other contracts .....	0	0.10	37	0	0.13	38		0.16			0.21				
Derivative contracts (excluding futures and forex 14 days or less) .....	100	91.48	75	100	93.86	75		94.47			95.63				
One year or less .....	100	32.05	94	100	32.17	93		32.51			31.96				
Over 1 year to 5 years .....	0	27.06	3	0	30.45	4		31.16			31.85				
Over 5 years .....	0	29.56	5	0	28.09	5		28.71			29.43				
Gross negative fair value (absolute value) .....	0	1.55	1	0	0.83	2		0.72			0.69				
Gross positive fair value .....	0	2.23	0	0	1.19	1		0.85			0.71				
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.07	1	0	0.06	2	0	0.06	1	0	0.06	1			
Gross positive fair value (X) .....	0	0.09	0	0	0.07	1	0	0.06	0	0	0.06	1			
Held for trading (X) .....	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X) .....	0	0.02	4	0	0.01	5	0	0.01	2	0	0.01	4			
Current credit exposure (X) .....	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	5			
Credit losses on derivative contracts .....	0	0	43	0	0	45	0	0	47	0	0	48			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due .....	0	0	47	0	0	48	0	0	48	0	0	47			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	5			

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	147,638	159,820	158,046	181,991	
Gross losses .....	22,178	20,308	18,342	63,349	
Write-downs, transfers to loans held-for-sale .....	0	0	3,190	556	
Recoveries .....	3,393	1,021	1,860	2,163	
Net losses .....	18,785	19,287	16,482	61,186	
Provision for loan and lease losses .....	63,279	7,105	18,256	37,241	
Adjustments .....	1,911	0	0	0	
Ending balance .....	194,043	147,638	159,820	158,046	
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18	0.08	0.16	29			
Provision for loan and lease losses / Average loans and leases .....	0.15	0.82	3	0.02	0.24	11	0.05	0.24	16	0.10	0.28	25			
Provision for loan and lease losses / Net loan and lease losses .....	336.86	487.86	51	36.84	130.58	6	110.76	134.68	50	60.87	143.18	12			
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.45	1.58	4	0.35	0.83	11	0.40	0.90	11	0.41	0.98	11			
Allowance for loan and lease losses / Total loans and leases .....	0.45	1.55	3	0.35	0.81	11	0.40	0.89	11	0.41	0.96	11			
Allowance for loan and lease losses / Net loans and leases losses (X) .....	10.33	11.58	65	7.65	8.03	68	9.70	7.54	74	2.58	8.39	18			
Allowance for loan and lease losses / Nonaccrual assets .....	513.55	299.17	84	241.07	218.72	71	351.21	214.03	85	214.49	178.03	70			
ALLL / 90+ days past due + nonaccrual loans and leases .....	513.55	244.34	90	241.07	151.73	80	351.21	160.51	90	214.49	136.22	79			
Gross loan and lease losses / Average loans and leases .....	0.05	0.34	9	0.05	0.28	13	0.05	0.30	10	0.16	0.33	35			
Recoveries / Average loans and leases .....	0.01	0.07	9	0	0.08	5	0	0.09	2	0.01	0.09	6			
Net losses / Average loans and leases .....	0.04	0.27	13	0.05	0.21	23	0.04	0.22	21	0.16	0.24	45			
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	40	0.01	0	89	0	0	79			
Recoveries / Prior year-end losses .....	16.71	33.98	16	5.57	36.22	7	2.94	41.30	2	60.37	33.49	86			
Earnings coverage of net loan and lease losses (X) .....	34.66	22.91	78	27.50	24.40	69	34.94	21.75	78	11.53	19.67	50			
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.04	25	0	0.01	48	0.01	0.02	55	0	0.02	38			
Real estate loans secured by 1-4 family .....	0	0.01	50	0.25	0.01	97	0	0.01	35	0.11	0.03	86			
Revolving .....	0	0.01	54	0	0.02	43	0	0.03	37	21.87	0.09	98			
Closed-end .....	0	0	53	0.25	0	97	0	0.01	44	0.02	0.02	57			
Commercial real estate loans .....	0	0.07	22	0	0.01	49	0.01	0.01	65	0	0.01	40			
Construction and land development .....	-0.07	0	9	-0.03	-0.01	22	0.51	-0.03	98	-0.04	-0.02	28			
1-4 family .....	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other .....	-0.07	0	5	-0.03	-0.01	20	0.51	-0.02	98	-0.04	-0.01	22			
Multifamily .....	0	0	22	0	0	83	0	0	78	0	-0.01	81			
Nonfarm nonresidential .....	0.02	0.11	36	0	0.02	38	0.04	0.02	72	-0.01	0.03	26			
Owner-occupied .....	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43			
Other .....	0.02	0.08	46	0	0.01	40	0.04	0.01	84	-0.01	0.01	20			
Real estate loans secured by farmland .....		0.02			0.01			0			0.01				
Commercial and industrial loans .....	0.99	0.47	82	1.01	0.37	89	0.66	0.31	82	4.43	0.39	97			
Loans to individuals .....	0.81	1.13	51	1.08	1.17	58	1.81	1.16	73	1.19	1.25	57			
Credit card loans .....		2.92			3.11			2.92			2.92				
Agricultural loans .....		0.19			0.08			0.15			0.18				
Loans to foreign governments and institutions .....		0			0			0			0				
Other loans and leases .....	0.01	0.15	45	0	0.15	22	0	0.14	28	0	0.15	23			

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		15,658		3,720		564		17,789		
90+ days past due loans and leases .....		0		0		0		0		
Nonaccrual loans and leases.....		37,785		61,243		45,506		73,683		
Total past due and nonaccrual loans and leases.....		53,443		64,963		46,070		91,472		
Restructured 30–89 days past due .....		0		0		0		0		
Restructured 90+ days past due .....		0		0		0		0		
Restructured nonaccrual .....		19,318		39,245		25,719		35,903		
Total restructured loans and leases .....		19,318		39,245		25,719		35,903		
30–89 days past due loans held for sale .....		0		0		0		0		
90+ days past due loans held for sale.....		0		0		0		0		
Nonaccrual loans held for sale .....		0		0		0		0		
Total past due and nonaccrual loans held for sale.....		0		0		0		0		
Restructured loans and leases in compliance .....		14,967		1,254		9,162		9,653		
Other real estate owned.....		1,769		1,966		2,564		8,232		
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		
90+ days past due .....		0		0		0		0		
Nonaccrual.....		0		0		0		0		
Total other assets past due and nonaccrual.....		0		0		0		0		
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.04	0.39	2	0.01	0.43	1	0	0.44	0	0.05
90+ days past due loans and leases .....	0	0.12	9	0	0.15	8	0	0.17	5	0
Nonaccrual loans and leases.....	0.09	0.66	4	0.15	0.51	11	0.11	0.54	7	0.19
90+ days past due and nonaccrual loans and leases.....	0.09	0.85	1	0.15	0.71	5	0.11	0.75	3	0.19
30–89 days past due restructured.....	0	0.01	16	0	0.01	13	0	0.02	12	0
90+ days past due restructured .....	0	0.01	29	0	0.01	29	0	0.01	26	0
Nonaccrual restructured.....	0.04	0.13	30	0.09	0.14	46	0.06	0.16	28	0.09
30–89 days past due loans held for sale .....	0	0	38	0	0	38	0	0	37	0
90+ days past due loans held for sale.....	0	0	41	0	0	42	0	0	43	0
Nonaccrual loans held for sale .....	0	0.01	38	0	0	40	0	0	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.04	0.40	2	0.01	0.43	1	0	0.44	0	0.05
90+ days past due assets .....	0	0.12	8	0	0.15	6	0	0.18	5	0
Nonaccrual assets .....	0.09	0.67	4	0.15	0.53	9	0.11	0.57	6	0.19
30+ days past due and nonaccrual assets .....	0.12	1.29	0	0.16	1.19	2	0.11	1.26	2	0.24
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.07	0.52	3	0.11	0.44	10	0.09	0.48	7	0.15
90+ days past due and nonaccrual assets + other real estate owned .....	0.07	0.55	3	0.12	0.48	11	0.09	0.52	6	0.17
<b>Restructured and Nonaccrual Loans and Leases</b>										
<b>+ OREO as Percent of:</b>										
Total assets .....	0.10	0.60	6	0.12	0.53	11	0.11	0.60	7	0.19
Allowance for loan and lease losses .....	28.10	66.66	15	43.66	115.41	11	35.81	118.28	8	57.94
Equity capital + allowance for loan and lease losses .....	0.77	4.97	3	0.94	4.28	8	0.84	4.79	7	1.32
Tier 1 capital + allowance for loan and lease losses .....	1.17	6.05	4	1.44	5.65	10	1.28	6.16	8	2.02
Loans and leases + other real estate owned .....	0.13	0.97	1	0.15	0.85	3	0.14	0.96	3	0.24

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.04	0.39	6	0.01	0.38	4	0	0.42	2	0.04	0.44	5			
	90+ days past due .....		0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10			
	Nonaccrual.....		0.05	0.76	5	0.06	0.46	10	0.02	0.57	3	0.07	0.69	7			
Commercial and industrial	30–89 days past due .....		0	0.23	3	0	0.31	6	0.03	0.30	11	0.20	0.32	40			
	90+ days past due .....		0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11			
	Nonaccrual.....		1.10	0.75	77	2.24	0.83	92	2.15	0.76	92	3.47	0.93	96			
Individuals	30–89 days past due .....		0.14	0.83	14	0.13	0.83	17	0.73	0.84	38	0.25	0.97	16			
	90+ days past due .....		0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
	Nonaccrual.....		0.62	0.28	83	0.10	0.17	50	0.15	0.23	51	0.35	0.24	71			
Depository institution loans	30–89 days past due .....			0			0			0			0				
	90+ days past due .....			0			0			0			0.05				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due .....			0.17			0.24			0.17			0.17				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0.49			0.67			0.75			0.96				
Foreign governments	30–89 days past due .....			0			0.07			0.01			0				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due .....		0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12			
	90+ days past due .....		0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual.....		0	0.15	19	0.02	0.13	43	0	0.14	17	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
		Memoranda														
1–4 family	30–89 days past due .....	0.67	0.65	66	0	0.67	1	0	0.71	0	0.11	0.74	6			
	90+ days past due .....	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12			
	Nonaccrual .....	0.72	0.89	51	0.45	0.73	38	0.37	0.86	26	0.38	0.97	26			
Revolving	30–89 days past due .....	0	0.48	5	0	0.45	5	0	0.50	5	0	0.61	3			
	90+ days past due .....	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22			
	Nonaccrual .....	0	1.13	5	0	1	5	0	1.17	4	0	1.17	6			
Closed-end	30–89 days past due .....	0.67	0.65	64	0	0.70	1	0	0.75	0	0.11	0.79	7			
	90+ days past due .....	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13			
	Nonaccrual .....	0.72	0.87	52	0.46	0.70	41	0.37	0.84	27	0.39	0.96	28			
Junior lien	30–89 days past due .....	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8			
	90+ days past due .....	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual .....	0.38	0.04	97	0.24	0.04	95	0	0.06	6	0	0.07	8			
Commercial real estate	30–89 days past due .....	0.04	0.26	21	0.01	0.18	12	0	0.17	5	0.04	0.18	19			
	90+ days past due .....	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16			
	Nonaccrual .....	0.04	0.62	7	0.05	0.23	18	0.02	0.28	13	0.07	0.34	22			
Construction and development	30–89 days past due .....	0	0.28	11	0	0.28	12	0	0.21	10	0	0.23	11			
	90+ days past due .....	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual .....	0	0.41	11	0	0.20	12	0	0.19	12	1.42	0.24	93			
1–4 family	30–89 days past due .....	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due .....	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual .....	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30–89 days past due .....	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14			
	90+ days past due .....	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual .....	0	0.35	12	0	0.17	14	0	0.15	15	1.42	0.18	95			
Multifamily	30–89 days past due .....	0.01	0.09	48	0	0.08	40	0	0.10	18	0	0.07	45			
	90+ days past due .....	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual .....	0.01	0.11	44	0.02	0.05	50	0.01	0.08	52	0.04	0.10	47			
Nonfarm non-residential	30–89 days past due .....	0.15	0.23	54	0.04	0.14	19	0	0.17	6	0.18	0.17	53			
	90+ days past due .....	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20			
	Nonaccrual .....	0.18	0.80	13	0.21	0.28	46	0.04	0.30	14	0.09	0.38	24			
Owner Occupied	30–89 days past due .....	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8			
	90+ days past due .....	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual .....	0.01	0.27	10	0.04	0.16	23	0	0.17	13	0.01	0.21	15			
Other	30–89 days past due .....	0.15	0.14	67	0.04	0.07	44	0	0.07	8	0.18	0.09	80			
	90+ days past due .....	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual .....	0.17	0.44	37	0.17	0.10	74	0.04	0.13	37	0.08	0.14	43			
Farmland	30–89 days past due .....		0.11			0.23			0.25			0.27				
	90+ days past due .....		0			0.01			0.01			0.06				
	Nonaccrual .....		1.13			0.84			1.23			1.07				
Credit card	30–89 days past due .....		0.95			1.19			1.22			1.08				
	90+ days past due .....		0.63			0.78			0.73			0.75				
	Nonaccrual .....		0.05			0.11			0.09			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Regulatory Capital Components and Ratios**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016									
<b>Common Equity Tier 1 Capital</b>														
Common stock plus related surplus .....	5,870,053	5,899,674	5,942,845	6,069,835										
Retained earnings .....	515,558	342,023	297,202	237,868										
Accumulated other comprehensive income (AOCI) .....	-25,478	-32,843	-87,653	-15,167										
Common equity tier 1 minority interest .....	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	6,360,133	6,208,854	6,152,394	6,292,536										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>														
Less: Goodwill, intangible assets, and deferred tax assets .....	2,423,213	2,423,386	2,433,189	2,433,354										
Accumulated other comprehensive income-related adjustments .....	-25,479	-32,843	-87,652	-9,947										
Other deductions from common equity tier 1 capital .....	0	0	0	0										
Subtotal: .....	3,962,399	3,818,311	3,806,857	3,869,129										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0										
Common equity tier 1 capital .....	3,962,399	3,818,311	3,806,857	3,869,129										
<b>Additional Tier 1 Capital</b>														
Additional tier 1 capital instruments and related surplus .....	502,840	502,840	502,840	502,840										
Non-qualifying capital instruments .....	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0										
Additional tier 1 capital before deductions .....	502,840	502,840	502,840	502,840										
Less: Additional tier 1 capital deductions .....	0	0	0	0										
Additional tier 1 capital .....	502,840	502,840	502,840	502,840										
<b>Tier 1 Capital</b> .....	4,465,239	4,321,151	4,309,697	4,371,969										
<b>Tier 2 Capital</b>														
Tier 2 capital instruments and related surplus .....	643,106	642,155	641,428	0										
Non-qualifying capital instruments .....	0	0	0	346,403										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	181,266	148,683	160,954	158,706										
Exited advanced approach eligible credit reserves .....														
Unrealized gains on AFS preferred stock classified as equity .....				130										
Tier 2 capital before deductions .....	824,372	790,838	802,382	505,239										
Exited advanced approach tier 2 capital before deductions .....														
Less: Tier 2 capital deductions .....	0	0	0	0										
<b>Tier 2 Capital</b> .....	824,372	790,838	802,382	505,239										
Exited advanced approach tier 2 capital .....														
Total capital .....	5,289,611	5,111,989	5,112,079	4,877,208										
Exited advanced approach total capital .....														
<b>Total Assets for Capital Ratios</b>														
Average total consolidated assets, adjusted .....	54,914,119	52,435,718	51,816,105	48,175,046										
Less: Deductions from common equity tier 1 capital .....	2,423,213	2,423,386	2,433,189	2,433,354										
Less: Other deductions .....	94,768	88,173	71,912	88,157										
Total assets for leverage ratio .....	52,396,138	49,924,159	49,311,004	45,653,535										
Total risk-weighted assets .....	40,774,630	38,529,473	36,097,032	34,054,250										
Exited advanced approach total RWA .....														
<b>Capital Ratios</b>														
Common equity tier 1 capital, column A .....	9.72	12.35	8	9.91	12.11	20	10.55	12.09	28	11.36	12.16	41		
Common equity tier 1 capital, column B .....	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45		
Tier 1 capital, column A .....	10.95	13.08	16	11.22	12.78	27	11.94	12.85	39	12.84	12.95	55		
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45		
Total capital, column A .....	12.97	15.23	13	13.27	14.36	38	14.16	14.45	58	14.32	14.63	54		
Total capital, column B .....	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45		
Tier 1 leverage .....	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17	9.58	9.53	55		
Supplementary leverage ratio, advanced approaches HCs .....		8.72			7.41			7.31			6.58			

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0						
Total property and casualty assets .....		0			0			0			0						
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0						
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0						
Total insurance underwriting equity .....		0			0			0			0						
Total property and casualty equity .....		0			0			0			0						
Total life and health equity .....		0			0			0			0						
Total insurance underwriting net income .....		0			0			0			0						
Total property and casualty .....		0			0			0			0						
Total life and health .....		0			0			0			0						
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0						
Unearned premiums (P/C) .....		0			0			0			0						
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0						
Separate account liabilities (L/H) .....		0			0			0			0						
Insurance activities revenue .....		340			366			621			524				-7.10	-74.51	
Other insurance activities income .....		340			366			621			524				-7.10	-74.51	
Insurance and reinsurance underwriting income .....		0			0			0			0						
Premiums .....		0			0			0			0						
Credit related insurance underwriting .....		0			0			0			0						
Other insurance underwriting .....		0			0			0			0						
Insurance benefits, losses, expenses .....		0			0			0			0						
Net assets of insurance underwriting subsidiaries .....		0			0			0			0						
Life insurance assets .....		1,164,196			1,145,058			977,628			967,173				1.67	24.96	
<b>Analysis Ratios</b>																	
12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Insurance underwriting assets / Consolidated assets .....	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35					
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.67			51.47			56.12			52.23							
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.33			48.53			43.88			47.77							
Separate account assets (L/H) / Total life assets .....	11.24			7.26			8.53			2.52							
Insurance activities revenue / Adjusted operating income .....	0.03	0.41	41	0.04	0.47	43	0.06	0.47	46	0.04	0.55	38					
Premium income / Insurance activities revenue .....	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36					
Credit related premium income / Total premium income .....	38.23			34.91			44.54			43.04							
Other premium income / Total premium income .....	61.77			65.09			55.46			56.96							
Insurance underwriting net income / Consolidated net income .....	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43					
Insurance net income (P/C) / Equity (P/C) .....	15.59			19.86			15.64			5.74							
Insurance net income (L/H) / Equity (L/H) .....	3.62			5.13			1.99			-2.99							
Insurance benefits, losses, expenses / Insurance premiums .....	447.82			233.61			160.49			127.33							
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.15			0.17			0.48						
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0.15			2.31			0						
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	42	0	0	42	0	0	41					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	24.99	11.03	96	25.62	11.51	96	21.87	10.22	89	21.35	9.84	83					
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32					

## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
Loans to depository institutions and other banks acceptances .....	0	0	0	0	
Loans to foreign governments and institutions .....	0	0	0	0	
Loans to individuals .....	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities .....	25,538	10,250	10,086	0	
Interest-bearing bank balances .....	0	0	0	0	
Total selected foreign assets .....	25,538	10,250	10,086	0	
Total foreign deposits .....	0	0	0	0	
Interest-bearing deposits .....	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.87			1.25			1.17			1.08				
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		5.18			27.03			27.29			67.99				
Commercial and industrial loans .....		0.64			0.29			1.53			2.12				
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....		-2.40			22.48			7.24			21.19				
Total selected assets.....	149.15	2.04	95	1.63	12.40	53		3.24			21.86				
Deposits .....		3.46			10.36			5			-0.77				

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans .....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0			
Liquidity commitments provided to conduit structures .....		0	0	0	0			
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0			
1–4 family residential loans .....		0	0	0	0			
Home equity lines .....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans .....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0			
Liquidity commitments provided to conduit structures .....		0	0	0	0			
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.13	0.13	0.13	0	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans .....	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	380,288	380,662	380,500	336,665		-0.10	9.95
Dividends .....	380,000	380,000	380,000	336,000		0.00	10.14
Interest .....	288	662	500	665		-56.50	-67.53
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	380,288	380,662	380,500	336,665		-0.10	9.95
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	587	722	793	1,978		-18.70	-11.99
Total operating income .....	380,875	381,384	381,293	338,643		-0.13	9.90
<b>Operating Expenses</b>							
Personnel expenses .....	8,204	3,534	19,082	19,213		132.14	-50.98
Interest expense .....	18,259	18,257	2,794	0		0.01	
Other expenses .....	25,267	28,135	37,496	35,120		-10.19	-19.84
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	51,730	49,926	59,372	54,333		3.61	7.20
Income (loss) before taxes .....	329,145	331,458	321,921	284,310		-0.70	10.34
Applicable income taxes (credit) .....	-14,163	-13,669	-16,616	-19,575			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	343,308	345,127	338,537	303,885		-0.53	7.61
Equity in undistributed income of subsidiaries .....	167,801	49,916	83,880	162,317		236.17	
Bank subsidiaries .....	167,803	49,916	83,878	162,314		236.17	
Nonbank subsidiaries .....	-2	0	2	3			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	511,109	395,043	422,417	466,202		29.38	
<b>Memoranda</b>							
Bank net income .....	547,803	429,916	463,878	498,314		27.42	
Nonbank net income .....	-2	0	2	3			
Subsidiary holding companies' net income .....	0	0	0	0			

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
<b>Assets</b>													
Investment in bank subsidiaries .....		7,333,635	97.67	7,171,183	97.20	7,070,664	96.55	7,054,759				2.27	17.68
Common and preferred stock .....		7,333,635	97.67	7,168,934	97.17	7,064,209	96.46	7,050,009				2.30	17.68
Excess cost over fair value .....		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds .....		0	0	2,249	0.03	6,455	0.09	4,750				-100.00	
Other receivables .....		0	0	0	0	0	0	0					
Investment in nonbank subsidiaries .....		129	0	132	0	132	0	130				-2.27	4.03
Common and preferred stock .....		129	0	132	0	132	0	130				-2.27	4.03
Excess cost over fair value .....		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0					
Other receivables .....		0	0	0	0	0	0	0					
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0					
Common and preferred stock .....		0		0		0	0	0					
Excess cost over fair value .....		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds .....		0		0		0	0	0					
Other receivables .....		0		0		0	0	0					
<b>Assets Excluding Investment in Subsidiaries</b>													
Net loans and leases .....		0	0	0	0	0	0	0					
Securities .....		0	0	0	0	0	0	0				-100.00	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution .....		150,964	2.01	182,827	2.48	228,198	3.12	90,122				-17.43	115.41
Cash and due from unrelated depository institution .....		241	0	236	0	419	0.01	414				2.12	-18.86
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0					
Intangible assets .....		6,826	0.09	6,826	0.09	6,826	0.09	6,826				0.00	0.00
Other assets .....		16,516	0.22	16,512	0.22	16,899	0.23	17,154				0.02	-40.14
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0				-100.00	
Total assets .....		7,508,311	100.00	7,377,716	100.00	7,323,138	100.00	7,169,405				1.77	18.30
<b>Liabilities and Capital</b>													
Deposits .....		0	0	0	0	0	0	0					
Securities sold (repos) .....		0	0	0	0	0	0	0					
Commercial paper .....		0	0	0	0	0	0	0					
Other borrowings 1 year or less .....		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0					
Subordinated notes and debentures .....		295,624	3.94	295,066	4	294,697	4.02	0				0.19	
Other liabilities .....		10,784	0.14	11,090	0.15	13,698	0.19	14,850				-2.76	-79.78
Balance due to subsidiaries and related institutions .....		360,259	4.80	359,866	4.88	359,508	4.91	359,179				0.11	0.46
Total liabilities .....		666,667	8.88	666,022	9.03	667,903	9.12	374,029				0.10	61.84
Equity Capital .....		6,841,644	91.12	6,711,694	90.97	6,655,235	90.88	6,795,376				1.94	15.28
Perpetual preferred stock (income surplus) .....		502,840	6.70	502,840	6.82	502,840	6.87	502,840				0.00	
Common stock .....		4,904	0.07	4,904	0.07	4,904	0.07	4,891				0.00	1.11
Common surplus .....		6,122,690	81.55	6,115,487	82.89	6,099,940	83.30	6,072,559				0.12	1.64
Retained earnings .....		494,229	6.58	342,023	4.64	297,202	4.06	237,868				44.50	
Accumulated other comprehensive income .....		-25,478	-0.34	-32,843	-0.45	-87,653	-1.20	-15,168					
Other equity capital components .....		-257,541	-3.43	-220,717	-2.99	-161,998	-2.21	-7,614					
Total liabilities and equity capital .....		7,508,311	100.00	7,377,716	100.00	7,323,138	100.00	7,169,405				1.77	18.30
<b>Memoranda</b>													
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries .....		360,259	4.80	359,866	4.88	359,508	4.91	359,179				0.11	0.46
Notes payable to subsidiaries that issued TPS .....		347,482	4.63	347,089	4.70	346,731	4.73	359,179				0.11	-3.10
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0					

## Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	7.62	7.29	51	5.93	9.68	11	6.23	10.40	10	7.06	7.61	44			
Bank net income / Average equity investment in banks .....	7.60	7.45	48	6.03	10.51	10	6.58	11.19	9	7.27	8.74	40			
Nonbank net income / Average equity investment in nonbanks .....	-1.52	9.75	11	0	7.89	17	1.52	7.10	32	2.33	4.73	38			
Subsidiary HCs net income / Average equity investment in sub HCs .....		7.01			8.55			8.78			6.82				
Bank net income / Parent net income .....	107.18	88.16	70	108.83	82.22	83	109.82	82.56	87	106.89	80.64	72			
Nonbank net income / Parent net income .....		3.59		0	5.93	10	0	3.78	23	0	7.76	23			
Subsidiary holding companies' net income / Parent net income .....		68.34			74			72.48			82.97				
<b>Leverage</b>															
Total liabilities / Equity capital .....	9.74	20.06	38	9.92	20.43	45	10.04	20.88	44	5.50	19.94	29			
Total debt / Equity capital .....	4.32	14.41	30	4.40	14.31	38	4.43	14.69	40	0	13.95	14			
Total debt + notes payable to subs that issued TPS / Equity capital .....	9.40	16.67	41	9.57	16.36	49	9.64	17.10	51	5.29	16.10	32			
Total debt + Loans guaranteed for affiliate / Equity capital .....	4.32	14.68	30	4.40	14.56	38	4.43	15.14	40	0	14.35	14			
Total debt / Equity capital – excess over fair value .....	4.32	14.52	30	4.40	14.51	38	4.43	14.81	40	0	14.10	14			
Long-term debt / Equity capital .....	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40	0	12.69	16			
Short-term debt / Equity capital .....	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital .....	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt .....	2.46	34.67	21	3.20	28.44	28	3.18	28.63	31	0	26.93	15			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68	103.75	102.10	59			
Total investment in subs / Equity capital .....	107.19	110.16	60	106.85	111.07	57	106.24	112.48	52	103.82	111.30	44			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.96	0.47	72	1.16	0.36	84	0.97	0.35	76	0.55	0.52	60			
Equity investment in subs – equity cap / Net income-div (X) .....	3.03	1.82	81	10.20	1.22	98	7.24	1.22	95	2.33	2.64	61			
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	99.17	136.59	28	99.17	177.68	20	94.34	162.34	18	87.90	141.81	20			
Cash from ops + noncash items + op expense / Op expense + dividend .....	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18	90.39	148.20	18			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	92.49	134.08	23	89.06	116.34	20	133.24	103.19	79	107.29	92.33	59			
Pretax operating income + interest expense / Interest expense .....	1,902.65	2,016.32	74	1,915.51	1,968.54	65	11,621.87	2,898.75	88		1,909.25				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	993.98	1,539.23	56	921.93	1,632.83	39	1,408.99	1,369.37	63	1,549.08	1,547.94	71			
Dividends + interest from subsidiaries / Interest expense + dividends .....	103.71	150.43	29	103.31	210.80	19	103.21	188.90	20	94.37	172.51	19			
Fees + other income from subsidiaries / Salary + other expenses .....	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X) .....	15.57	35.64	45	12.03	57.11	26	12.87	33.93	28	18.94	24.63	48			
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	2.01	3.85	46	2.48	2.64	58	3.12	2.61	57	0	3.24	24			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.10			0.04			0.24			0.10	
Nonaccrual .....					1.03			0.54			6.54			7.38	
Total .....					1.13			0.58			6.78			7.48	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries .....	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49			
Total .....	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	2.66	29	0	5.62	25	0	5.50	25	0	5.68	24			
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets .....	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	101.49	81.10	76	101.48	57.84	84	108.08	57.26	90	117.40	68.72	89			
Dividends declared / Net income .....	68.17	42.29	86	88.65	33.08	96	86.62	27.33	97	76.53	31.29	93			
Net income – dividends / Average equity.....	2.43	4.14	27	0.67	6.46	6	0.83	7.33	5	1.66	5.03	15			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	109.06	132.17	41	108.50	178.13	31	103.86	157.73	29	94.18	130.71	31			
Dividends from nonbank subsidiaries .....	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries .....	109.06	174.85	28	108.50	260.40	18	103.86	215.26	15	94.18	196.35	16			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	69.37	60.28	59	88.39	66.55	73	81.92	60.71	75	67.43	59	60			
Interest income from bank subsidiaries.....	0.05	0.36	57	0.15	0.54	66	0.11	0.52	62	0.13	0.76	57			
Management and service fees from bank subsidiaries .....	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries .....	69.42	62.88	54	88.54	69.36	66	82.03	63.43	65	67.56	62.82	57			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	56.39			82.95		0	51.40	17	0	102.35	13				
Interest income from nonbank subsidiaries.....	7.38			20.25		0	18.56	24	0	8.11	24				
Management and service fees from nonbank subsidiaries .....	0.86			1.92		0	2.96	38	0	0.85	36				
Other income from nonbank subsidiaries.....	0.16			1.06		0	0.15	48	0	0.81	43				
Operating income from nonbank subsidiaries .....	79.84			150.41		0	99.33	7	0	165.35	4				
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	43.51			61.23			48.56			59.89					
Interest income from subsidiary holding companies .....	8.40			6.54			3.95			2.71					
Management and service fees from subsidiary holding companies.....	0.44			0.36			0.43			0.56					
Other income from subsidiary holding companies.....	0.01			0.29			0.01			0					
Operating income from subsidiary holding companies.....	55.20			76.49			61.19			64.33					
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.77	69.76	82	99.64	67.32	82	99.66	65.18	82	99.22	59.17	87			
Interest income from bank subsidiaries.....	0.08	0.63	54	0.17	0.80	58	0.13	0.92	58	0.20	0.94	58			
Management and service fees from bank subsidiaries .....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries .....	99.85	82.20	80	99.81	78.80	81	99.79	74.20	74	99.42	69.23	80			
Dividends from nonbank subsidiaries .....	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries .....	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies .....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt .....	121.86	27.08	93	121.96	28.33	92	121.99	26.53	92	121.99	39.18				